

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

DENNIS J. DONCHEZ,

Debtor

Chapter 13 Bankruptcy

Bankruptcy No. 14-18097 REF

FOURTH AMENDED CHAPTER 13 PLAN

1. The Debtor shall pay the sum of \$175,819.00 to the Chapter 13 Trustee, as follows:
 - a. The sum of \$65,119.00 has already been paid to the Chapter 13 Trustee.
 - b. Starting on August 9, 2017 the future earnings of the Debtor will be submitted to the supervision of and control of the Trustee, and the Debtor shall pay to the Trustee the sum of \$4,100.00 monthly for a period of 27 months.
2. From the payments so received, the Trustee shall make disbursements as follows:
 - a. Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507, as follows:
 - i. Trustee's commissions.
 - ii. Approved attorney's fees for services rendered by Debtor's counsel in this bankruptcy proceeding.
 - iii. Internal Revenue Service (Proof of Claim No. 1): The entire priority portion of the claim (\$6,605.00) will be paid through the Chapter 13 Plan. The unsecured portion shall be paid in accordance with Section 2 of the Plan.
 - b. Holders of allowed secured claims shall retain the liens securing such claims and shall be provided for as follows:
 - i. Internal Revenue Service (Proof of Claim No. 1): The entire secured portion of the claim (\$27,772.45) will be paid through the Chapter 13 Plan. The unsecured portion of the claim will be paid in accordance with Section 2 of the Plan.
 - ii. Pennsylvania Department of Revenue (Proof of Claim No. 2): The entire secured portion of the claim (\$2,260.28) will be paid through the Chapter 13 Plan. The

unsecured portion of the claim will be paid in accordance with Section 2 of the Plan.

- iii. Wells Fargo Bank (Proof of Claim No. 7): Pre-petition and post-petition arrears (a total of \$113,208.68) will be paid through the Plan, in accordance with the Stipulation between the Debtor and Wells Fargo Bank, approved by the Court on June 17, 2015.
 - c. Subsequent to dividends to secured creditors, the following joint unsecured creditors shall be paid 100%: None.
 - d. Subsequent to dividends to joint unsecured creditors, dividends to unsecured creditors shall be paid pro rata.
- 3. The following executory contracts of the Debtor are rejected: None.
 - 4. Title to the Debtor's property shall revert in the Debtor upon the closing of the case.

Date: July 16, 2017

Respectfully submitted,

Hartman, Valeriano, Magovern & Lutz, PC

by: /s/ George M. Lutz

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